



Attorney Docket No. 52046-7002

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas G. Siska

Application No.: 09/813,745

Confirmation No.: 3423

Filed On: March 21, 2001

Examiner: Nga B. Nguyen

Art Unit: 3628

For: Loan Product and System for Providing and
Monitoring a Loan Product

Mail Stop Amendment
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO NON-FINAL OFFICE ACTION MAILED SEPTEMBER 13, 2006

Dear Sir:

In response to the non-final Office Action of September 13, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.